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GENDER ASSESSMENT

NEPAL, ECONOMIC, AGRICULTURE, AND TRADE ACTIVITY

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Nepal Economic Agriculture, and Trade Activity—Gender Assessment
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ACRONYM LIST

ADB	Asian Development Bank
APP	Agricultural Perspective Plan
BPFA	Beijing Platform for Action
CEDAW	Convention on Elimination of All Kinds of Discrimination Against Women
DAG	Disadvantaged Group
FAO	Food and Agriculture Organization of the United Nations
GDI	Gender Disparity Index
GDP	Gross Domestic Product
GEED	Gender Equity and Environment Division
GON	Government of Nepal
HDI	Human Development Index
HDR	Human Development Report
IFAD	International Fund for Agricultural Development
ILO	International Labor Organization
MOAC	Ministry of Agriculture and Cooperatives
MOF	Ministry Of Finance
NARC	National Agricultural Research Council
NEAT	Nepal Economic, Agriculture and Trade Activity
NGOs	Non Governmental Organization
SCR	Security Council Resolution
UNIFEM	United Nations Development Fund for Women
USAID	United State Agency for International Development
VDC	Village Development Committee
WOCAN	Women Organizing for Change in Agriculture and Natural Resource Management

I. EXECUTIVE SUMMARY

Nepal has undergone significant social change over the last several years as a result of political upheaval and instability. The turmoil has led to economic suffering that disproportionately has affected the already socially excluded and disadvantaged. Over the years, the Government of Nepal has introduced gender integration and social inclusion in its plans and policies and institutions have been supportive of gender equality measures. However, wide inequalities continue to be pervasive in literacy rates, per capita income, involvement in civic participation, and access to resources depending on geographic location, ethnicity, caste and gender.

Women mostly contribute to the agriculture industry in Nepal by providing manual labour in agriculture related activities across all geographic regions, castes, classes and ethnic groups. They do not participate in principal decisions related to crop and livestock production, nor can they normally own land or obtain a mortgage. A widow cannot take ownership of her husband's land until her son reaches adulthood. These limitations reduce women's access to credit, technology, and training; thus leaving them with little power. With increased migration of men to neighbouring countries for higher paying jobs, Nepali women find themselves incapable of adjusting to the changing environment that consistently introduces new technologies and systems. Micro-finance loans for agriculture related activities are widely accepted by women however they often have a negative impact on poor women across castes, classes and ethnic groups. The Trade policy of 2009 does not reference gender or diversity consideration which severely impacts the business enabling environment for women and disadvantaged groups.

NEAT has the opportunity to synergise, build on, and ramp up the efforts of NEAT private partners and government institutions that have already supported initiatives in gender and social inclusion activities throughout Nepal. This can be done by undertaking assessments and suggesting reforms in their strategies, plans and policies based on experience from the field and within the framework of NEAT's goals and planned results.

Recommendations:

It is recommended that at the project level, NEAT develop a gender strategy that incorporates the following:

- Recruit gender balanced and gender responsive multi-disciplinary teams at its main and project offices.
- Each project office should have a gender focal point.
- Identify barriers based on transportation linked to childcare duties, and address special needs of lactating mothers by providing appropriate breast feeding facilities.
- Build capacity of the project staff and identified stakeholders in gender-responsive participatory planning, design, implementation and monitoring by training, exposure visits, and knowledge sharing across the project areas.
- Ensure that a core group of gender/social inclusion trainers are available for training and mentoring support on an ongoing basis to partner organizations and institutions.

- Ensure that NEAT staff and farmers are trained on the following: gender and agriculture, gender and livestock, gender and micro-finance, gender and entrepreneurship development.
- Encourage knowledge sharing and dissemination of best practices and failures related to gender inclusion.
- Encourage regional exchanges for networking, policy influencing and advocacy.
- Conduct specific activity-based gender analysis and maintain a gender disaggregated monitoring and reporting system.
- Document best practices for further dissemination and policy-influencing to private and public organizations related to gender in agriculture, economics and trade.

The following recommendations pertain to NEAT activities at the community level:

Women headed households and women workers in agriculture are a critical target group for interventions to promote employment creation and a dynamic agri-business industry in Nepal. To support their engagement in NEAT, the following are recommended:

- Conduct gender baseline analysis in all NEAT districts.
- Ensure that women and disadvantaged groups, such as Dalits and Janjatis, have opportunities to express their views on productive resources, inputs, equal wage, equal status and integration of gender interests in all steps of the project cycle and at all levels.
- Facilitate access to productive resources and services: land, credit and livelihood improvement services for Dalits, poor and single women.
- Introduce time and labour saving technologies to women (i.e. improved sickle and sieve for lentil grading, minor irrigation kits, threshers, food processing techniques, and other improved technologies).
- Strengthen the agriculture extension system by making it gender-responsive to ensure its effectiveness.
- Link groups in project areas with bigger groups/association/movements of agricultural cooperatives in order to remove institutional barriers that prohibit access to land and other resources such as communication, extension services, marketing and trade facilitation to women.
- Encourage women to demand equal services and express their rights to food, water, and land.
- Examine the effectiveness of micro-finance in empowering women socially, economically and politically by undertaking a study. Look beyond simply increasing women's access to credit and develop self-help groups to consider how programs can effectively reduce indebtedness, promote livelihoods, and facilitate empowerment.
- Develop women farmers by enabling a business environment conducive to business growth through access to information, trainings in entrepreneurship, networking, and advocacy on trade and related policies.
- Facilitate advocacy efforts to ensure that women cooperatives are allowed to be income tax free, Dalits should be given capital incentives, and the concept of mobile banking should be introduced.

It is envisaged that the men and women of Nepal be actively engaged to allow each gender to voice needs and priorities and be heard by leaders and policy makers. The greater enfranchisement and participation by women and smallholder farmers will lead to improvements in productivity, nutrition, quality of life, and sustainable livelihood for women, men, and families throughout the country.

II. INTRODUCTION

This Gender Assessment was undertaken by a WOCAN consultant over a period of two weeks in March and April, 2011 to provide initial inputs on gender and social inclusion to the NEAT project design and strategy. Our goal is to develop a plan for NEAT to incorporate men and women in each of NEAT's five components, and to propose strategies for overcoming gender barriers in project activities. This report was drafted in consultation with the NEAT Gender and Social Inclusion specialist and the WOCAN Executive Director.

This assessment was executed by using analytical techniques to provide gender related technical guidance for the planning and implementation of NEAT activities encompassing all five components. It includes a detailed analysis of gender differences to help identify and understand different roles, divisions of labor, resources, constraints, needs, opportunities/capacities, and interests of men and women throughout Nepal.

Both qualitative and quantitative data was collected for the gender analysis to ensure full integration of gender concerns into all NEAT components and activities. Information was collected through:

- Literature reviews
- Qualitative methods – gender analysis using focus group discussions and stakeholder interviews
- Analyzing case studies

In Kathmandu, the team met with NEAT staff and other project stakeholders including the National Planning Commission, National Commission for Women, Ministry of Agriculture and Cooperatives and NGOs including the All Nepal Peasant Federation, Federation of Women Entrepreneurs Association of Nepal and others listed in Annex A.

The field team¹ visited all project areas where NEAT has project offices including: Nepalganj (Banke), Dang (Ghorahi), Kapilvastu (Butwal), and Ilam². At the district level, field teams met officials from different government organizations, local NGOs, banks, Tea and Coffee Development Boards and others listed in Annex A. At the village level, field teams held group discussions, interviews with members of the Village Development Committee (VDC), and cooperatives for tea, ginger, vegetables and other products.

¹ Field Team – Meena Bilgi and Subarnaman Chaudhary

² Field team – Meena Bilgi and Kanchan Lama

III. BACKGROUND

A. Gender and Diversity in Nepal

From 1995 to 2003, there was a decrease in poverty from 42 % to 31% and significant improvement in the Human Development Index (HDI). The low value of 0.55 reflected in the Gender Diversity Index (GDI), however, demonstrates significant gender disparities in Nepal. Despite the fact that there are 7.5% more women than men in rural areas of Nepal, the various inequalities mentioned earlier in this report still exist. Historically, there have been high levels of male outmigration, especially from the hill and mountain regions of Nepal; this has now reached new levels due to decreasing availability of agricultural employment and an increasing importance of non-farm work for income security. The literacy rate of women in Nepal is lower than that of men: 38.4% against 69.7% and lower yet for rural women, 34.3% (HDR, 2009). Educational indicators and literacy is lowest among women in the western region and in the Terai belt. When investing in the education of children, there is still a preference to educate boys.

The male child is preferred over the female child in many ways. Intra-household food distribution leaves women and girls under-nourished. Culturally, it is the norm for women, including pregnant women and lactating mothers, to eat last, while the boys and the men get the bigger share and more nutritional part of the meal. The majority of women are engaged in informal or domestic labor often without a wage. The low participation of women in local elections and disproportionate numbers of women in professional and administrative work as compared to men also reflects how women are excluded from decision-making and resources.

B. Gender in National Plans and Policies

The Government of Nepal (GON) has ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and has made political commitments to implement the Beijing Platform for Actions (BPFA). Moreover, the GON has been supporting the increase of women's political participation in the peace process, and development in Nepal following the government's implementation of UN Security Council Resolution 1325. Accordingly the GON has established gender focal points throughout all ministries and departments including the Ministry of Agriculture and Cooperatives (MOAC). The GON Interim Plan (2007-2010) calls for 33% women's representation in all state agencies. The Women Development Office (WDO) is recognized as the permanent government structure to coordinate implementation of CEDAW, BPFA, SCR 1325, and ILO169 (for inclusion of indigenous populations) and Dalits. WDO is also responsible for overseeing the implementation of the Child Rights Convention at the district level.

Gender analyses and audits have been carried out for some ministerial programs. In the planning and execution of local development, the participation of women, Janajatis, and Dalits has been made mandatory. In the Ministry of Finance (MOF), a gender responsive budget committee is tasked with looking into gender issues in government supported development programs and ensuring that there is a budget to address these issues.

Despite some of these achievements at the public level, there is still is not a database of development programs disaggregated by gender. The monitoring and reviews of

development programs do not focus on gender related issues mainly due to the weak capacities of the agencies responsible for gender issues. (SEEPOR, 2005)

Many programs have been initiated to enable women of socially and economically marginalized groups to have access to training on employment oriented skills and productive resources, as well as to increase their decision making and organizational capacity. Women's groups are active in these programs only at the local level. Additionally at the local level, there is more involvement of NGOs that economically empower women of rural and poor communities, monitor and combat girls trafficking, and raise awareness on reproductive health issues.

Agriculture Perspective Plan (1995-2014): A 20-year long term plan was prepared by the GON with a strategy of agriculture led growth through the technical assistance of the Asian Development Bank (ADB). The plan was finalized in 1995, however its full implementation started in mid 1997 along with the National Ninth Plan. The Agricultural Perspective Plan (APP) aims to accelerate agriculture growth and contribute to the achievement of three national objectives: eliminating poverty, enhancing the natural environment, and improving the condition of women. In order to achieve the objectives, the plan has underscored the importance of gender in each of the three APP focus areas - input, output, and impact. Emphasis was given to enhance women's status within the agricultural sector by intensifying their involvement in dairy production and other high value cash crops by focusing on the provision of access to credit, training, research, and extension activities.

While it is important to provide women with access to resources, the plan missed other important aspects such as assuring women more control over resources, enhancing their decision making roles, and improving gender relations. The contribution of women to development and the relationship with men is hardly mentioned in the APP. In fact, the plan does not define the exact meaning of "gender", and wrongly equates it with "women."

A number of gender main-streaming programs are being implemented by the United Nations and other international agencies which promote a healthy environment for promoting gender equality. The United Nations Development Fund for Women (UNIFEM) initiated a project on mainstreaming gender considerations into national development in 1994. The project analyzed four major sectors of the Eighth Plan (an important national development plan) including: agriculture, energy, tourism, labor, and industry through a gender perspective. A gender auditing module was delivered as an output of the project. Along with this, mainstreaming gender within the entire development plan was recommended for the Ninth Five Year Plan.

A Gender Equity and Environment Division (GEED) has been established under MOAC and gender working groups have been formed in the departments of Agriculture, Livestock, and National Agricultural Research Council (NARC). GEED played an important role in ensuring the inclusion and reorganization of women farmers' needs in the Agricultural Perspective Plan.

Despite the creation of GEED, studies have reported that GEED failed to produce a clear gender strategy and action plan. MOAC staff was trained on procedural guidelines and indicators for monitoring and evaluation of agricultural development programs from a gender perspective, but they were unable to be as rigorous as was expected.

Gender and Diversity in Trade Policy (2009): The GON introduced the Gender and Diversity in Trade Policy in April, 2009 with a strategic vision of supporting economic development and poverty alleviation initiatives through a greater contribution of the trade sector to the national economy. The policy aims to create an environment for the promotion of trade and business in order to enhance competitiveness in international markets. The policy does not specifically discuss any gender or diversity issues in the context of trade.

IV. WOMEN IN AGRICULTURE IN NEAT PROJECT AREAS

Agriculture is the mainstay of the Nepalese economy representing about one-third of the GDP (32.8%). The economic contribution of the agricultural sector to gross domestic product (GDP) has been declining. Mixed crop and livestock integrated farming is the main feature of Nepalese agriculture and is widely prevalent throughout all regions of rural Nepal. Poor women play important roles as unpaid family workers, hired laborers, income earners, managers of the household budget, and major caretakers of family and animal health and nutrition. According to MOAC in 2009, 72.8% of economically active (age 10 and over) women were engaged in agricultural work compared to 60.2% men.

A. Women in Crop Production

Women play a significant role in all stages of crop production, processing and preparing for markets. Their involvement is greater in the case of minor and subsistence food crops production such as millet, maize, soybean; men are more involved in cash crops such as rice grown on a larger scale in the Terai region. According to a study carried out by FAO in 2005, women in the high mountain areas contribute more in agricultural work than men, more or equal work in the middle hills, and slightly less work in the Terai (low foothills and plains). This is in part due to limitations on women's mobility and other socio-cultural restrictions of the higher castes of Hindu groups (Brahmins and Chhetris) as well as Muslim communities in the Terai. These restrictions are more relaxed among ethnic groups such as Magar, Tamang, Gurung, Sherpa, and Newar, and social groups such as the Dalits. Regardless of their geographic region, women are more involved in rain-fed agriculture than in irrigation systems (males have access to irrigation systems and women do not).

In food production, women contribute more than 50% of the labor from planting to maturity through sowing, manuring, weeding, hoeing, and harvesting. In post-harvest operations, women's involvement is also greater than men's especially in cleaning, grading, storing, and packing for sale. Activities that are usually limited to men include land preparation and plowing, digging pits for orchard trees, irrigation, application of chemical fertilizers and pesticides/insecticides, and pruning orchards.

B. Women in Cash Crop Production

The mainstream policy and economic models in Nepal promote large scale commercial agriculture; this affects women since they make up the majority of small-scale producers. The women in the eastern region are involved in tea gardens and cardamom production. These have high socio-economic impacts due to the labour intensive nature of the work. Women are mostly employed as harvesters or factory related workers by the tea companies. Landless women take land on lease by paying a certain percentage of their salaries to the land owners.

Tea Gardens

The National Tea and Coffee Development Board located at Jasbire supports 11 Village Development Committees covering 989 small farmers cultivating 1189 ropanis (18 hectares) of land with tea. It provides technical support such as training on cutting and pruning, distributes tea saplings to farmers at subsidized rates, guides them for registration in the cooperatives, and helps them access loans.

Tea Growers' Cooperatives, Barbote (Dharapani village) and Jasbire

The women members from Barbote and Jasbire Tea Growers' Cooperative reported that overall, they receive less than optimal yields and face constraints in post harvest activities including a fair price for their tea. The members reported that they specifically lack:

- Storage facilities/warehouses, resulting in a loss of up to 50% of their product especially during the rainy season
- Drying machines and equipment to make handmade tea
- Credit for purchasing small tea processing units
- Knowledge about price management
- Power to influence tea companies that decide prices themselves.
- Timely payment from the traders

Case 1: On her 3 ropani of land taken on lease by depositing Rs. 35,000, Sukna earned Rs. 1200-1300 per month. She spent Rs. 7000 per year by employing male and female laborers at the same rate of Rs. 121 per day and Rs. 3000 per year on urea. She earns Approximately Rs 10,000 annually.

Case 2: Bir Bhadur started a tea plantation in the area around village Dharapani. On one hectare of land, he spent Rs. 45,000 in labor and urea over 8 months. He got 4,500 kilos of tea which was sold for Rs. 27.50 per kilo. Each month, he earns Rs. 6,000.

Ginger farming

Ginger farming is not particularly labour intensive, requiring only two months of full time employment per year. The women growers produce less than optimal yields due to their reliance on traditional practices and a lack of storage and processing facilities.

Women in ginger farming – Harnok Village, Rampur

The Harnok village of VDC Rampur has 250 households; of these about 50% have 1-2 katha (0.06ha) of land; 6 households have 40 Katha (1.03ha), and the rest have less than 15 kathas (0.5 ha). Ginger cultivation represents almost all the households, on part or all of the available land (*Note: 30 katha= 1 hectare*).

On an average, the yield is low (about 150 kilos per.1 katha land) because they:

- use local varieties of ginger for many years (more than 40 years), using the same seeds (rhizome)
- Apply an inadequate amount of oil cake and urea. Many cannot afford oil cake and only use available cow-dung
- Are unable to protect the produce from rampant diseases
- Sell ginger soon after harvest to avoid heavy post-harvest losses due to inadequate storage facilities
- Lack knowledge and facilities for value addition
- Lack good transportation which makes them dependent on the traders
- Find the market highly disorganized due to the volume of actors in the value chain resulting in lower prices for their product
- Feel threatened by lower prices of Chinese ginger

Vegetable farming

Women constitute the backbone of the rural food vegetable farming system. It is necessary to emphasize that although individual households have shared interests, they also have separate interests. Vegetable farming is traditionally a joint family enterprise that more and more active women and less economically active men are becoming involved in (Government Bureau of Statistics). A study by International Development Enterprises (IDE) found that women carried out 52% of the activities of vegetable cultivation. The role of women is clearly critical in vegetable production from planning to implementation.

The District Women Development (WDO) office and IDE/Nepal are technically and financially supporting some women groups by supplying them with treadle pumps that enable them to grow off-season vegetables which facilitate enhanced livelihood opportunities.

C. Women in Livestock Production

Livestock is an integral part of the agricultural production system, providing almost all of the draft animal power and manure used as fertilizer. In the mountains and hills of Nepal, livestock production is integrated with crop production. The raising of cattle, buffaloes, sheep, goat, and pigs on a small scale in the backyard is widely prevalent in the farming system. Poultry and fish play a subsidiary role to crops and are often used for consumption and income. In the mountains, where food production is difficult due to the poor soils and temperature limitations, there is more livestock production compared to the hills and Terai.

Generally, women are more involved in raising small livestock while men raise cattle and large animals. However, women's contribution is higher in feeding, collecting fodder, cleaning sheds and grazing livestock while men's involvement is more in the case of disease treatment, milking, and the buying and selling of animals and their products. Amongst the social and ethnic groups, women of Tamang, Gurung, Magar, and Dalit groups are involved in the production of pigs and poultry, while Dalits raise goats and sheep.

V. GENDER ANALYSIS RESULTS

A. Roles and Responsibilities/Division of Labor

Gender differentiation in farming activities exist within each region and across all socio-cultural parameters. Labor use in different agricultural and related activities by gender varies with location, seasons, types of crops and livestock, and socio-economic features of the household. Studies have reported that women work longer hours and have greater workloads than men. On average, a Nepali woman works three hours longer a day than does a man (Gautum, 1999).

Table 1: Gender Division of Labor /Activity Profile in *Bankati VDC Ward, Banke*

Productive work			Reproductive work			Social and Political activities		
Agriculture	Men	Wo.	Activities	Men	Wo.	Activities	Men	Wo.
Land preparation, ploughing	80%	20%	Collecting water	20%	80%	Ceremonies	50%	50%
Fertilizer application	100%	-	Collecting fuel-wood	20%	80%	Festivals	50%	50%
Transplanting	30-40%	60-70%	Cooking	-	100%	Local decision-making (VDCs)	80%	20%
Weeding	20-30%	70-80%	Washing	-	100%			
Harvesting	50%	50%	Cleaning	10-20%	80-90%			
Taking produce home	80%	20%	Care activities	20%	80%			
Cleaning, grading, storing and packing for sale	20%	80%						
Marketing	100%	-						
Purchasing	80-90%	10-20%						

Source: Analysis with women and men from Bankati VDC Ward, Banke

Activity Profile - Tea gardens

Major Activities	Women	Men
Cleaning*	-	100%
Plucking	100%	
Tipping	100%	
Storage	100%	
Pruning*	-	100%

Source- Women members from Barbote and Jasbire Tea Growers' Cooperative

*Cleaning and pruning is one time work.

One study revealed that village women have to travel 8-9 kilometers to collect firewood; and 12.4 hours per person per day is spent on agricultural work in the hilly areas of Nepal (Sharma, 1995). Amongst the three agro-ecological regions, women of the hills and mountains work longer hours as compared to women of the Terai in partly due to the rugged and hilly terrain. The migration of men due to conflict and poverty in many areas has left the management of agricultural production to women on their own. With the promotion of hybrid varieties of seeds, chemical fertilizers and pesticides, women farmers find it difficult to adjust completely to the new agriculture production processes. Increased demands and innovative marketing strategies require the use of hybrid seeds which sometimes fail to provide promised yields due to a lack of accurate knowledge and training. This has added to women's workloads.

All over Nepal, the working patterns of men and women vary with seasons. In general, men are busy only during peak seasons especially during planting and harvesting. Labor is either exchanged, hired, or both when family labor is insufficient. The women are often busy throughout the agriculture season with tasks that include weeding, harvesting, threshing, storage, and livestock management.

B. Access to and Control over Resources

Despite women's important role in agriculture and livestock management, traditional social norms and customary laws are generally biased in favor of men and are barriers to women's equitable access to productive resources and trade promotion. Women's roles as primary farmers are still not recognized. Land is still under the control of men; in spite of the amendment to the Land Act (2002), women exercise limited ownership or control in their right to land. The land under female ownership is about 11% and livestock ownership is 7%. (EC/UN, 2001). Therefore, they do not possess an equal legal status to use land as collateral for formal loans. Instead, they have to rely on informal credit raised by their own savings and credit groups at a typical interest rate of about 2%.

Women's labor inputs to agriculture and livestock management are often greater than men's, yet they have less access to extension services, institutional credit, and production inputs like seeds, farm machinery tools and technology. As a result, farm activities suffer from a lack of investment and this ultimately leads to a negative impact in productivity. This pattern of gender differences in access and control over land is similar in all ecological regions of Nepal (FAO, 2010).

C. Decision Making Patterns

Decisions pertaining to the management of water and its distribution are made by men, whereas meeting household needs for drinking and sanitation (animals and household) are considered responsibilities of women. The men make major decisions especially on buying and selling of cattle and veterinary services, whereas women are sole decision makers for livestock such as goat and poultry which is generally kept as 'pewa' – a gift from parents to daughters in rural areas. The women of Janjatis Magar and Gurung, and poor households have more control over livestock than do the Brahmin/Chettris, Maithali, and Terai women.

VI. BARRIERS AND ENTRY POINTS

Farmers have reported lower yields for paddy, maize, millet, and sorghum primarily because of a lack of access to credit, improved technologies, inputs, and water (especially for irrigation).

The members of tea growers associations and ginger growing families often have poor yields due to lack of inputs and facilities (especially post-harvest for storage), and limited knowledge of new production techniques.

All farmers require these inputs and face constraints in obtaining them, but women farmers face special barriers and entry points, as noted below:

A. Barriers

1.) Low literacy and high workloads limit access to new knowledge/technology

There is an overwhelming domination of men in gaining access to agricultural and livestock services and training. Agricultural extension services do not exist for most women; the timing and location of training courses are not convenient for women with little mobility and heavy workloads. Women's low literacy levels further limit the degree to which they are able to take advantage of opportunities for new knowledge and skills offered by extension agents. When women are not recognized as farmers by agricultural officers, they are excluded from training that is provided only to 'heads of households' – a category associated primarily with men.

2) Lack of credit

Women farmers face additional barriers to accessing agricultural loans and credit because of the fact that land is rarely titled in their names.

3) Multiple Borrowing

It is estimated in Nepal that about a quarter of total microfinance clients borrow from multiple institutions. Variances in economic activity such as an economic downturn or a reduction in remittance activity can lead to increased loan defaults that can cause suicide attempts and other social catastrophes. The implications on poor women farmers appear to be much more severe since they lose their assets, sources of livelihoods and dignity.

MFIs-Roles restricted to ‘protecting rather than promoting livelihoods’ for women and disadvantaged groups

Almost all women and men-members or non-members of any group, with collateral or non-collateral with group guarantee in both the western and eastern region have borrowed loans from multiple sources.

The women in Barbote Gurung village-ilam on an average have borrowed loans from 4-5 sources- Nirdhan Uthan bank, Swabalamban Bikas Bank, Namuna sahakari etc. The tendency is to take a loan from one source and return to the other. At the end of the day, they seem to be under high anxiety due to fear and stress for repayment. Some banks take away their assets like agriculture equipment, livestock, etc. in the case of default.

Laxmi Gurung – a woman whose husband deserted her and who took loans for education and other consumption purposes for her three children was in tears and high stress. She has a burden of nrs. 1.30 lakh taken from five sources on different rates of interest. In the absence of any regular source of income, she is now unable to repay. So far, she has managed to repay one bank by borrowing from another which only exacerbates the problem.

4) Poor Negotiation Skills

Farmers lack information about current prices and lack negotiation skills, forcing them to often sell their produce at low prices as decided by companies and traders. Women are particularly vulnerable to these traders, given their cultural shyness and lack of access to markets and traders.

5) Different Wage Rates

Although the Government has set fixed wage rates throughout the country, it has not been followed. Wage discrimination by gender, even for the same activity, is very common, though not legal. For example, the difference in wage rate between men and women is reported as high as Rs. 60 by the ginger growing group in village Harnok; where the men get Rs. 160/day and the women get Rs. 100/day. Overall, the difference in wage rate varies in the hills and Terai region by Rs. 20 and Rs. 10 respectively. In tea gardens, both men and women reported that they get equal wages.

6) Closed Markets

Agribusiness sectors where women are heavily involved such as tea, vegetables, ginger and small livestock are lacking in institutional marketing making it difficult for women to get access to markets and fair prices. Alternatively, the income generated from cereal crops, cash crops, big animals and off farm activities is controlled by men. Women belonging to lower socio-economic levels participate heavily in buying and selling of their small produce such as chickens, vegetables, goats, and pigs whenever markets are available to them. In the hills, Janjatis have access to markets though this is not prevalent for Brahmin or Chhetri women.

7) Migration

Male outmigration to other areas of Nepal, India, and other countries has led to a shortage of laborers and an increased burden on women and girls. Furthermore, there is evidence of an increased amount of women acquiring HIV/AIDS, which poses another challenge for agriculture and food security.

8) Culturally inappropriate extension services

The agriculture development service agencies often recruit male extension workers as technicians, as they are easily available. Women agents, who would be more appropriate for addressing women's needs in the field, are few in number. It remains a big challenge to address women's interests and training needs as well as those of Dalits and ethnic groups whose women speak in languages other than the major national languages.

9) Sexual Harassment

Across caste, class and ethnic lines, women face harassment and sexual abuse at the Nepal/India border. Women entrepreneurs report that they face problems when dealing with male clearing agents who not only demand bribes, but ask for sexual favours. This has served as a disincentive to trading across the border, which could garner higher profits.

Harassment by male clearing agents at border

Case1

Women farmers from Terai reported that during summers, they prefer selling produce over labour work. They can earn good money (Nrs 150 to 200 per day) by buying things from the border and selling in Nepal, but they often are harassed for commissions and sexual favours from male clearing agents.

Case 2

The Women Entrepreneurs Association in Nepalgunj is 6 years old. It organizes seed money by pooling its own resources to expand a credit base for its members from urban and rural areas who have a desperate need for credit. The members have undertaken a range of small businesses such as piggyery, fisheries, milling, provision stores, ice factories, garment making, and tailoring. Prices for raw materials are much higher in Nepal, so they are forced to go to the Nepal-India border where they face harassment.

10.) Lack of disaggregated data

A lack of disaggregated data for women and ethnic groups prevails at the institutional level, making it difficult to plan development programs that include gender and social inclusion perspectives.

B. Entry Points

1) Microfinance

There are more than 81 licensed Micro-finance Institutions (MFIs) in Nepal. They are not all created equal nor do they serve the same populations. The MFI sector is a joint effort of government banking institutions including: The Agricultural Development Bank, Rastriya Banijya Bank, Nepal Bank Limited, IFAD/Production Credit for Rural Women, and the Asian Development Bank/Micro Credit Project for Women.

NGOs that serve the MFI sector include: The Women Development Association, The Mahila Jagran Sangh, Namuna-Integrated Development Council, and The Federation of Women Entrepreneurs Association of Nepal. These institutions are implementing financial programs through Grameen replications, savings and credit cooperatives, and informal groups.

Overall, micro-finance has been widely accepted by women farmers, as they are able to access credit for immediate needs including both consumption and production. This has resulted in increased control over their income and a reduction in cases of domestic violence. According to Nirdhan Uthan Bank in Ilam, more men default on their loans than women.

Micro-finance- Increased control over income and reduced domestic violence

Nari Bikas Sangh, also known as The Women Development Association (WDA) and Mahila Jagaran Sangh (MJS) are the oldest NGOs in Ilam. Both encourage women to participate creatively in decision making affecting economic, social and political sectors. Domestic violence is rampant in Ilam primarily because of polygamy and drinking habits among men. While the women work hard, the men often use their hard earned money for gambling and drinking.

In all 48 VDCs and municipalities, about 1400 women from low socio-economic group have saved Rs.1.50 million so far. The money is being rotated among members. The women mediate the incidence of violence in their communities, and encourage women to start enterprises such as provision stores, veterinary shops, pig and goat-raising, vegetable cultivation, and cooperatives for savings and credit, or agriculture. Women are also encouraged to start 'homestead savings schemes' wherein each woman saves 1 Nepali rupee per day for a newborn until s/he becomes an adult.

The women of Ilam sell products in weekly markets and have full control over their income. Recently, the men have started taking loans for travel overseas in search of work. Overall, increased access to income by women is reported to have reduced the incidence of domestic violence, as reported by the chairpersons of WDA and MJS.

2) Treadle pumps for minor irrigation

In the village of Patkhahawa, Kapilvastu, the women depend on rain-fed vegetables. In this village, WDA initiated self-help groups for women and supported 20 households with subsidized treadle pumps developed by International Development Enterprises (IDE) to enable them to grow off-season vegetables. Currently, women are using vegetables for home consumption. IDE, however, is encouraging them to

shift to commercial farming. Open grazing and the theft of vegetables in the absence of proper fencing are major problems.

3) Supporting Women Entrepreneurs

Efforts are being made by the Government of Nepal, NGOs, and other private sector organizations to promote entrepreneurship skills for small and medium businesses.

Naari Bikas Sangha has extensive experience in capacity building with women groups in a range of micro-enterprises, including sericulture, tea growing, dairy products such as ice-cream, butter (ghee), cheese and local sweets, ginger processed into juice, candy, and processing and packaging. Naari Bikas Sangha works closely with SNV, IEDI and other NGOs in upgrading and marketing agro-products. The association has recently joined with Vyapar Sangh which is helping them by linking women entrepreneurs with external markets.

Annex A: Organizations visited and people interviewed

Date	Offices/Places Visited	People/Groups Met
16 th March, 2011	NEAT office, Kathmandu	Mr. Subarna Chaudhary- Social Inclusion Specialist Mrs. Nicole Noel- Director of Operation, Finance/ Grant
17 th March, 2011	NEAT	Dr. B.B.Mathema- DCOP Productivity Mr. Ramesh Gautam- Manager, Micro- Finance Dr. D.B Shakya- Manager Business Enabling Environment
	National Women Commission	Mrs. Amuda Shrestha- Member
18 th March, 2011	National Planning Commission	Mr. Atma Ram Pande- Joint Secretary
	Association of All Nepal peasant Federation of Nepal	Ms. Shanta Manavi, Incharge, Women Farmers' Wing, ANFPa
	Gender Equity & Environment Div. Ministry of Agriculture and Cooperative (MOAC)	Mr. Surendra Subedi- Focal Person
	Federation of Women Entrepreneurs Association of Nepal	Ms Chhaya Sharma- president Ms Rita Bhandary- 1st Vice president Ms Bhawani Rana- 2nd Vice president
	Nepal Federation of Indigenous Nationalities(NEFIN)- Janajati Empowerment Project (JEP II)	Ms. Jyoti Danuwar- Project Manager
19 th March, 2011	Professors in Social work Department	Ms. Pranita and Mr. Raju Bhusan Udas
20 th March, 2011	NEAT- Nepalganj, Western Region	NEAT Staff
	Women Development Office (WDO)	Ms. Bindu Kunwar Ms. Maya Sharma
	Federation of Women Entrepreneurs Association of Nepal (FWEAN)	Group of Women Entrepreneurs
	Bankati VDC Ward 1, Banke	Focus group discussion with men & women (Muslim Community)
	Jagruk Tharu Mahila Sangh, Banke	Focus group discussion with women (Tharu Women)
22 nd March, 2011	Jaispur Ward 1,Banke Chellahi VDC ward 4-(Madyanagar village), Dang	Focus group discussion Pig rearing group (Tharu)
	Saathi (NGO), Banke	Sarita Gyanwali
	District Livestock Development Services Office (DLSO), Banke	Women farmers trainees
	Fatima Foundation, Nepalgunj, Banke	Ms. Maimunna Siddiqui
23 rd March, 2011	Village Lakhwar, Dang	Focus group discussion
	District Agriculture Development Office (DADO), Ghorahi	Mr. Shridhar Adhikari, Senior Agriculture officer

Date	Offices/Places Visited	People/Groups Met
24 th March, 2011	Grameen Mahila Utthan Kendra, Dang (Rural Women Development Centre)	Ms. Asmani Chaudhary, President
	Harnok Village, Dang	Group Discussion with Ginger cultivation group(men and women)
	Pattkhahawa village, Kapilvastu	SHG & Vegetable cultivation group IDE Staff-Sharda Singh and Jangbahadur Gurung

**Field Visit-Eastern region,
Team- Meena Bilgi and Kanchan Lama**

Date	Offices/Places Visited	Persons/Groups Met
25 th March, 2011	Mahila Jagran Sangh, Ilam	Bishnu Limbu Dahal, Chair-person
	WDA member	Runa Shrestha, WDA member
26 th March, 2011	Barbote tea growers cooperative, Dharapani village	Focus group discussion
	National tea and Coffee Board, Jaspire	Bijay Kumar Mishra, Head
	Tea Growers; Men and women, Jaspire	Focus group discussion
	Consultant on Tea farming	Bijaya Gurung
	Barbote Gurung village	Focus group discussion
	Nari Bikas Sangh (Women Development Association)	Women members
27 th March, 2011	Travel back	
28 th March, 2011	Nari Bikas Sangh	Ram Devi Shrestha
29 th March, 2011	Food and agriculture Office (FAO)	Bui Thi Lan, Representative
30 th March, 2011	Presentation	Chief of Party and Senior team members, NEAT

ANNEX B: REFERENCES

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